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UTILITY PATENT APPLICATION TRANSMITTAL (Only for new nonprovisional applications under 37 CFR 1.53(b))		Attorney Docket No. C0375/188130	
		First Named Inventor or Application Identifier David B. Black	
		Title	Methods and Systems for Managing Financial Accounts
		Express Mail Label No.	EL512910104US
APPLICATION ELEMENTS See MPEP chapter 600 concerning utility patent application contents.		ADDRESS TO: Assistant Commissioner for Patents Box Patent Application Washington, D.C. 20231	
<div>1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g. PTO/SB/17) (Submit an original, and a duplicate for fee processing)</div> <div>2. <input checked="" type="checkbox"/> Specification Total Pages 154 (preferred arrangement as set forth below)<ul style="list-style-type: none">- Descriptive title of the Invention- Cross References to Related Applications- Statement Regarding Fed sponsored R & D- Reference to Microfiche Appendix- Background of the Invention- Brief Summary of the Invention- Brief Description of the Drawings (if filed)- Detailed Description- Claim(s)- Abstract of the Disclosure</div> <div>3. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets] 9</div> <div>4. <input checked="" type="checkbox"/> Oath or Declaration [Total Pages] 3<ul style="list-style-type: none">a. <input type="checkbox"/> Newly executed (original or copy)b. <input type="checkbox"/> Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with box 16 completed)i. <input type="checkbox"/> DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, See 37 C.F.R. 1.63(d)(2) and 1.33(b).</div> <div>5. <input type="checkbox"/> Microfiche Computer Program (Appendix)</div> <div>6. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)<ul style="list-style-type: none">a. <input type="checkbox"/> Computer Readable Copyb. <input type="checkbox"/> Paper Copy (identical to computer copy)c. <input type="checkbox"/> Statement verifying identify of above copies</div>			
ACCOMPANYING APPLICATION PARTS			
<div>7. <input type="checkbox"/> Assignment Papers (cover sheet & document(s))</div> <div>8. <input type="checkbox"/> 37 CFR 3.73(b) Statement <input type="checkbox"/> Power of Attorney (when there is an assignee)</div> <div>9. <input type="checkbox"/> English Translation Document (if applicable)</div> <div>10. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations</div> <div>11. <input type="checkbox"/> Preliminary Amendment</div> <div>12. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized)</div> <div>13. <input type="checkbox"/> *Small Entity <input type="checkbox"/> Statement filed in prior application; Status still proper (PTO/SB/09-12) and desired</div> <div>14. <input type="checkbox"/> Certified Copy of Priority Document(s) (If foreign priority is claimed)</div> <div>15. <input type="checkbox"/> Other:</div>			
<div>16. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information: <input type="checkbox"/> Continuation <input type="checkbox"/> Divisional <input type="checkbox"/> Continuation-in-part (CIP) of prior application No.: ____/____ Prior continuation information: Examiner _____ Group/Art Unit _____ For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.</div>			
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